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UnitedHealthcare Commercial Coverage of UVM Health Network Patients
Expires In March 2024 After More Than a Year of Negotiations
Commercial Insurance Plan Members Encouraged to Seek Alternate Coverage During Open Enrollment;
United Medicare Advantage Customers and NYS Employee Plans Not Affected

Burlington, Vt. – Despite extensive efforts to negotiate a new contract for well over a year, The
University of Vermont Health Network and UnitedHealthcare were unable to reach a renewal agreement.
This means the UVM Health Network will cease to be in-network with United for commercial plans
beginning March 1, 2024. Although the contract with one of the nation’s largest for-profit insurance
carriers expires at the end of 2023, the extension through February 29, 2024, will provide patients with
additional time to explore other in-network insurance options or transition to alternative providers and
facilities.

Non-profit health care organizations, like the UVM Health Network, must negotiate with insurance
companies to secure reasonable, responsible contracts that cover the expenses of caring for its patients.
For a number of years, our ability to provide timely and appropriate care to our patients covered by
commercial plans under UnitedHealthcare has been affected by significant administrative and operational
issues.

Since the extension through February 29, 2024 does not include any increases and maintains the same
rates from the 2022 fiscal year contract, inflationary pressures on the cost of care and workforce over the
last year means this will have an additional negative impact on UVMHN’s finances.

Who does this impact?
Only commercial UnitedHealthcare plans, such as those provided by employers or purchased directly, are
affected by this contract non-renewal.

The following plans are NOT impacted:

- Non-commercial UnitedHealthcare plans regulated by the state or federal government – such as
  Medicare Advantage, Managed Medicaid, VA Community Care Network
- United Medicare Supplement plans including, but not limited to, AARP plans
- United Behavioral Health plans
- United The Empire Plan for New York State Employees

UVM Health Network Home Health & Hospice will continue to accept United Commercial insurance.
Behavioral health services through Central Vermont Medical Center and Champlain Valley Physicians
Hospital which are the currently contracted entities and home infusion therapies through UVM Medical
Center will also remain in-network.

“While we were glad that United agreed to extend coverage into early 2024 to help give our patients the
time they needed, the situation is still frustrating for patients and families who depend on us for care,”
said Rick Vincent, Chief Financial Officer for the UVM Health Network. “As a nonprofit health system, we must be able to have the costs of care covered through insurance companies and we were unable to reach an agreement with United. We are taking on additional financial losses to give our patients extra time to secure alternative coverage if they need it, and for employers to ensure that their employees have plan options that allow them to get the care they need here in Vermont and northern New York.”

**What does this mean for those who are UnitedHealthcare Commercial Plan members?**

Patients who wish to continue receiving in-network care at the UVM Health Network post February 29, 2024, should explore alternate insurance options during the 2024 open enrollment period.

If patients have questions, as UnitedHealthcare members, they first should contact their insurance company to discuss the details of their particular plan. If patients are insured through their employer, they should speak to their HR department about their care options. Our Patient and Family Advocates can address inquiries about care-related concerns, confidentiality, and patient rights, but United remains the best resource to answer insurance questions.

While we anticipate patients with ongoing care needs to begin receiving care elsewhere or switch to an in-network insurance carrier well in advance of February 29, 2024, some patients undergoing treatment as of the end of February might be entitled to continued coverage at the in-network level for a further transition period. Patients anticipating the need for care beyond February 29, 2024 should contact United for specifics.

**Helpful Resources:**

- Members with insurance through an employer can contact United using the phone number on the back of their insurance card for the fastest service.
- Members with insurance through the New York state exchange can contact United using the phone number on the back of their insurance card for the fastest service.
- Members in Vermont can contact the Department of Vermont Health Access to determine their eligibility for insurance through Vermont Health Connect: 1-800-250-8427

As a safety net provider, the UVM Health Network will always provide emergency care to anyone who walks through the door, regardless of what insurance they have or whether they have insurance at all.

The UVM Health Network works with patients to determine if they are eligible for discounted and free care through our Financial Assistance Program. Patients may also qualify for our Health Assistance Program, which covers the cost of medications, dental care, glasses and other medical equipment for low- and middle-income patients. For more information visit [www.uvmhealth.org/health-assistance-program](http://www.uvmhealth.org/health-assistance-program).

Additional UVM Health Network-specific information may be found at [UVMHealth.org](http://UVMHealth.org/UnitedHealthcare).

**Additional Information**

As a nonprofit organization, the UVM Health Network does not distribute funds to shareholders, and any operating margin earned goes directly back into paying staff, purchasing up-to-date equipment, and investing in top-tier facilities that patients deserve.

The UVM Health Network is one of the lowest cost health systems in the nation. The expense per patient day at UVM Medical Center has hovered around the 25th percentile of teaching hospitals in the United States.

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